

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: John O Wentling

Case No.: 1-16-03174HWV

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	PHH
Court Claim Number:	02
Last Four of Loan Number:	1103
Property Address if applicable:	317 West Main St

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$127,214.85
b.	Prepetition arrearages paid by the trustee:	\$127,214.85
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$127,214.85

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is/was paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: September 26, 2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: John O Wentling

Case No.: 1-16-03174HWV

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on September 26, 2023 I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Law Office of Lisa Rynard, Esquire
240 Broad St
Montoursville PA 17754

Served by First Class Mail

PHH Mortgage Corporation
Bankruptcy Department
PO Box 24605
West Palm Beach FL 33416-4605

John O Wentling
317 West Main St
Annville PA 17003

I certify under penalty of perjury that the foregoing is true and correct.

Date: September 26, 2023

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 16-03174 JOHN O. WENTLING

PHH MORTGAGE SERVICES
P.O. BOX 5435

MOUNT LAUREL, NJ 08052

Acct No: 317 W Main St - PRE-ARREAR

- \$113,038.20 @ 4.75% = \$127,214.85 - 317 WEST MAIN STREET

Sequence: 24

Modify:

Filed Date:

Hold Code:

Amt Sched:	\$112,402.07	Debt:	\$127,214.85	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$127,214.85	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
0020	PHH MORTGAGE SERVICES							
002-0	PHH MORTGAGE SERVICES		11/16/2022	2019136	\$394.82	\$0.00	\$394.82	12/09/2022
002-0	PHH MORTGAGE SERVICES		10/18/2022	2018103	\$1,103.63	\$0.00	\$1,103.63	10/26/2022
002-0	PHH MORTGAGE SERVICES		09/13/2022	2017033	\$5,288.65	\$0.00	\$5,288.65	09/19/2022
002-0	PHH MORTGAGE SERVICES	V	08/09/2022	2011877	(\$1,027.13)	\$0.00	(\$1,027.13)	08/09/2022
002-0	PHH MORTGAGE SERVICES	V	08/09/2022	2012958	(\$1,027.13)	\$0.00	(\$1,027.13)	08/09/2022
002-0	PHH MORTGAGE SERVICES	V	07/26/2022	2014956	(\$1,027.13)	\$0.00	(\$1,027.13)	07/26/2022
002-0	PHH MORTGAGE SERVICES		07/13/2022	2014956	\$1,027.13	\$0.00	\$1,027.13	07/26/2022
002-0	PHH MORTGAGE SERVICES		06/14/2022	2013990	\$1,027.13	\$0.00	\$1,027.13	06/22/2022
002-0	PHH MORTGAGE SERVICES		05/17/2022	2012958	\$1,027.13	\$0.00	\$1,027.13	08/09/2022
002-0	PHH MORTGAGE SERVICES		04/12/2022	2011877	\$1,027.13	\$0.00	\$1,027.13	08/09/2022
002-0	PHH MORTGAGE SERVICES		03/16/2022	2010859	\$1,027.13	\$0.00	\$1,027.13	03/22/2022
002-0	CHAMPION MORTGAGE COMPANY		02/16/2022	2009412	\$1,027.13	\$0.00	\$1,027.13	03/03/2022
002-0	CHAMPION MORTGAGE COMPANY		01/19/2022	2008403	\$1,027.13	\$0.00	\$1,027.13	01/27/2022
002-0	CHAMPION MORTGAGE COMPANY		12/15/2021	2007388	\$1,027.13	\$0.00	\$1,027.13	12/23/2021

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u> <u>Descrp</u>		
002-0	CHAMPION MORTGAGE COMPANY		11/16/2021	2006362	\$1,027.13	\$0.00	\$1,027.13	11/23/2021
002-0	CHAMPION MORTGAGE COMPANY		10/14/2021	2005317	\$1,057.50	\$0.00	\$1,057.50	10/20/2021
002-0	CHAMPION MORTGAGE COMPANY		09/14/2021	2004322	\$1,057.50	\$0.00	\$1,057.50	09/21/2021
002-0	CHAMPION MORTGAGE COMPANY		08/18/2021	2003262	\$1,057.50	\$0.00	\$1,057.50	08/25/2021
002-0	CHAMPION MORTGAGE COMPANY		07/14/2021	2002235	\$1,057.50	\$0.00	\$1,057.50	07/21/2021
002-0	CHAMPION MORTGAGE COMPANY		06/16/2021	2001258	\$1,057.50	\$0.00	\$1,057.50	06/22/2021
002-0	CHAMPION MORTGAGE COMPANY		05/18/2021	2000236	\$386.10	\$0.00	\$386.10	05/26/2021
002-0	CHAMPION MORTGAGE COMPANY		04/15/2021	1228869	\$1,023.75	\$0.00	\$1,023.75	04/22/2021
002-0	CHAMPION MORTGAGE COMPANY		03/17/2021	1227846	\$1,023.75	\$0.00	\$1,023.75	03/24/2021
002-0	CHAMPION MORTGAGE COMPANY		02/17/2021	1226830	\$1,023.75	\$0.00	\$1,023.75	03/01/2021
002-0	CHAMPION MORTGAGE COMPANY		01/19/2021	1225822	\$1,023.75	\$0.00	\$1,023.75	01/29/2021
002-0	CHAMPION MORTGAGE COMPANY		12/10/2020	1224018	\$817.40	\$0.00	\$817.40	12/17/2020
002-0	CHAMPION MORTGAGE COMPANY		11/03/2020	1223166	\$1,023.75	\$0.00	\$1,023.75	11/12/2020
002-0	CHAMPION MORTGAGE COMPANY		10/15/2020	1222281	\$2,286.00	\$0.00	\$2,286.00	10/23/2020
002-0	CHAMPION MORTGAGE COMPANY		09/17/2020	1221235	\$2,286.00	\$0.00	\$2,286.00	09/25/2020
002-0	CHAMPION MORTGAGE COMPANY		08/12/2020	1220193	\$2,286.00	\$0.00	\$2,286.00	08/20/2020
002-0	CHAMPION MORTGAGE COMPANY		04/14/2020	1216011	\$2,369.82	\$0.00	\$2,369.82	04/27/2020
002-0	CHAMPION MORTGAGE COMPANY		03/12/2020	1214697	\$2,369.82	\$0.00	\$2,369.82	03/23/2020
002-0	CHAMPION MORTGAGE COMPANY		02/13/2020	1213389	\$2,369.82	\$0.00	\$2,369.82	02/24/2020
002-0	CHAMPION MORTGAGE COMPANY		01/16/2020	1212029	\$2,369.82	\$0.00	\$2,369.82	01/27/2020

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u> <u>Descrp</u>		
002-0	CHAMPION MORTGAGE COMPANY		12/12/2019	1210632	\$2,369.82	\$0.00	\$2,369.82	12/20/2019
002-0	CHAMPION MORTGAGE COMPANY		11/07/2019	1209332	\$2,369.82	\$0.00	\$2,369.82	11/15/2019
002-0	CHAMPION MORTGAGE COMPANY		09/26/2019	1206936	\$4,841.24	\$0.00	\$4,841.24	10/02/2019
002-0	CHAMPION MORTGAGE COMPANY		08/07/2019	1205551	\$2,364.74	\$0.00	\$2,364.74	08/16/2019
002-0	CHAMPION MORTGAGE COMPANY		07/11/2019	1204149	\$2,364.74	\$0.00	\$2,364.74	07/18/2019
002-0	CHAMPION MORTGAGE COMPANY		06/06/2019	1202793	\$2,364.74	\$0.00	\$2,364.74	06/13/2019
002-0	CHAMPION MORTGAGE COMPANY		05/09/2019	1201485	\$2,364.74	\$0.00	\$2,364.74	05/17/2019
002-0	CHAMPION MORTGAGE COMPANY		04/11/2019	1200120	\$2,364.74	\$0.00	\$2,364.74	04/18/2019
002-0	CHAMPION MORTGAGE COMPANY		03/12/2019	1198778	\$2,364.74	\$0.00	\$2,364.74	03/20/2019
002-0	CHAMPION MORTGAGE COMPANY		02/07/2019	1197667	\$2,364.74	\$0.00	\$2,364.74	02/13/2019
002-0	CHAMPION MORTGAGE COMPANY		01/10/2019	1196419	\$2,364.74	\$0.00	\$2,364.74	01/17/2019
002-0	CHAMPION MORTGAGE COMPANY		12/13/2018	1194977	\$2,364.74	\$0.00	\$2,364.74	12/21/2018
002-0	CHAMPION MORTGAGE COMPANY		11/08/2018	1193615	\$2,364.74	\$0.00	\$2,364.74	11/20/2018
002-0	CHAMPION MORTGAGE COMPANY		10/10/2018	1192235	\$2,374.90	\$0.00	\$2,374.90	10/18/2018
002-0	CHAMPION MORTGAGE COMPANY		09/06/2018	1190932	\$2,374.90	\$0.00	\$2,374.90	09/13/2018
002-0	CHAMPION MORTGAGE COMPANY		08/09/2018	1189606	\$2,374.90	\$0.00	\$2,374.90	08/17/2018
002-0	CHAMPION MORTGAGE COMPANY		07/12/2018	1188175	\$2,374.90	\$0.00	\$2,374.90	07/20/2018
						Payment for 7/2018		
002-0	CHAMPION MORTGAGE COMPANY		06/07/2018	1186902	\$2,374.90	\$0.00	\$2,374.90	06/14/2018
						Payment for 5/2018		
002-0	CHAMPION MORTGAGE COMPANY		05/15/2018	1185449	\$2,374.90	\$0.00	\$2,374.90	05/22/2018
						Payment for 5/2018		
002-0	CHAMPION MORTGAGE COMPANY		04/03/2018	1182401	\$2,374.90	\$0.00	\$2,374.90	04/11/2018
						Payment for 4/2018		

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
002-0	CHAMPION MORTGAGE COMPANY		03/08/2018	1181052	\$2,374.90	\$0.00	\$2,374.90	03/16/2018
002-0	CHAMPION MORTGAGE COMPANY		02/08/2018	1179689	\$2,374.90	\$0.00	\$2,374.90	02/20/2018
002-0	CHAMPION MORTGAGE COMPANY		01/11/2018	1178273	\$2,374.90	\$0.00	\$2,374.90	01/22/2018
002-0	CHAMPION MORTGAGE COMPANY		12/05/2017	1176888	\$2,374.90	\$0.00	\$2,374.90	12/13/2017
002-0	CHAMPION MORTGAGE COMPANY		11/08/2017	1175494	\$2,374.90	\$0.00	\$2,374.90	11/20/2017
002-0	CHAMPION MORTGAGE COMPANY		09/19/2017	1172809	\$4,770.12	\$0.00	\$4,770.12	09/27/2017
002-0	CHAMPION MORTGAGE CO		08/10/2017	1171262	\$4,770.12	\$0.00	\$4,770.12	08/22/2017
002-0	CHAMPION MORTGAGE CO	V	07/25/2017	1169879	(\$2,385.06)	\$0.00	(\$2,385.06)	07/25/2017
002-0	CHAMPION MORTGAGE CO		07/06/2017	1169879	\$2,385.06	\$0.00	\$2,385.06	07/25/2017
002-0	CHAMPION MORTGAGE CO		06/13/2017	1168340	\$2,385.06	\$0.00	\$2,385.06	06/26/2017
002-0	CHAMPION MORTGAGE CO		05/11/2017	1166817	\$2,342.64	\$0.00	\$2,342.64	05/19/2017
002-0	CHAMPION MORTGAGE CO		04/12/2017	1165201	\$10,322.92	\$0.00	\$10,322.92	04/21/2017
Sub-totals:					127,214.85	\$0.00	127,214.85	
Grand Total:					127,214.85	\$0.00		